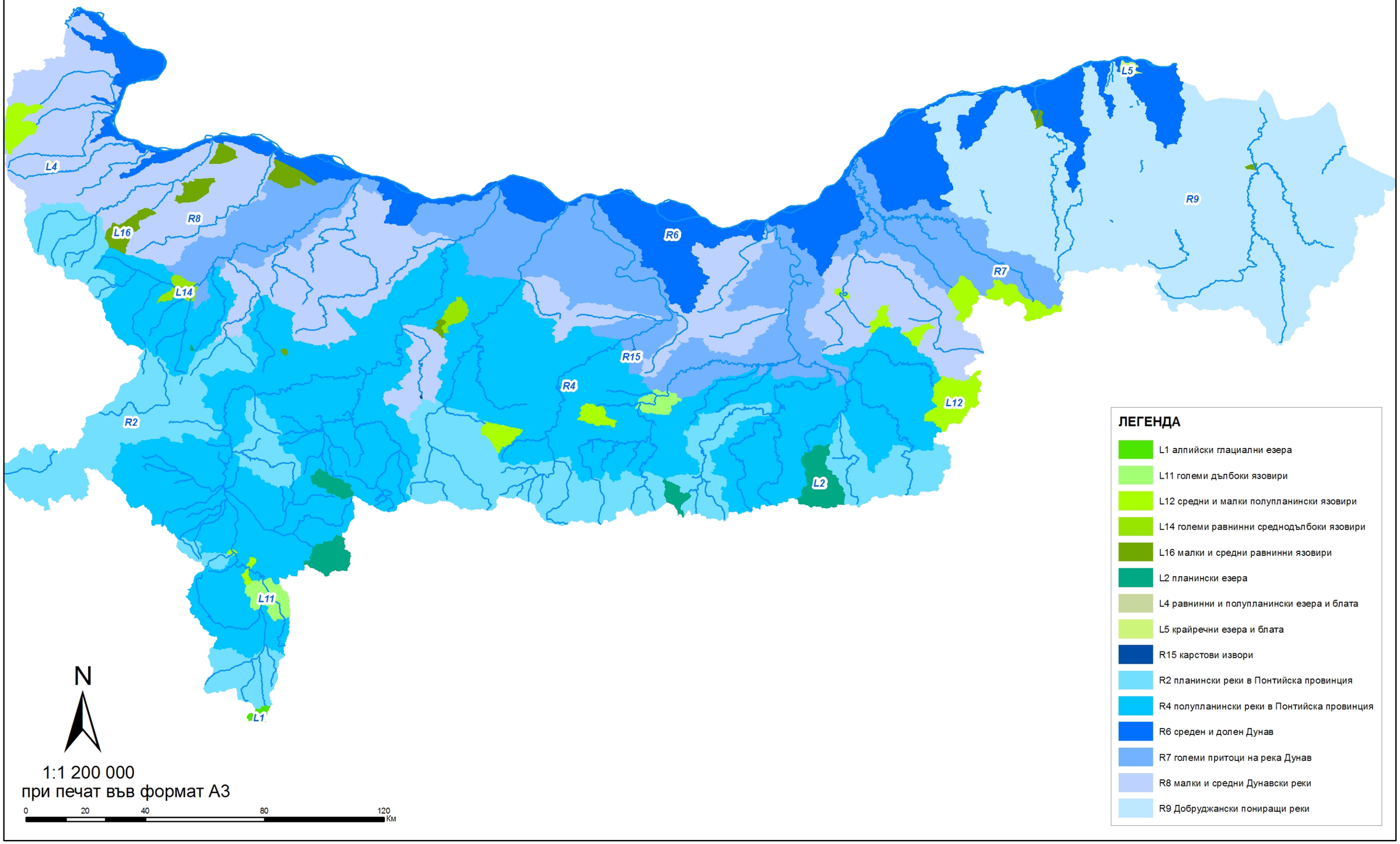Типове повърхностни води по водосбори